PHLY-25,341



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Jeffry Jovan Philyaw

Serial No.:

Examiner:

09/659,167

Filed:

September 11, 2000 Not Yet Assigned

Group:

2161

For:

PERFORMING AN E-COMMERCE TRANSACTION FROM CREDIT

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Assistant Commissioner for

Patents

Washington, D.C. 20231

Attn: OFFICIAL DRAFTSMAN

Dear Sir:

EBRUARY

SUBMISSION OF PROPOSED DRAWING AMENDMENT FOR APPROVAL IN **ACCORDANCE WITH 37 C.F.R. § 1.121(a)(3)**

Enclosed please find five (5) sheets of drawings as originally filed, with red ink markings showing the proposed changes to the drawing(s) in accordance with 37 C.F.R. §1.121(a)(3). Applicant requests approval and entry of the enclosed amendments to the drawings.

Respectfully submitted,

PECENTED PER PROPERTY OF THE P HOWISON, CHAUZA, THOMA, HANDLEY &

ARNOTT, L.L.P.

Attorneys for Applicant

John J. Arnott

Registration No. 39,095

JJA/aw P.O. Box 741715 Dallas, Texas 75374-1715 972/479-0462 February 13, 2001